

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

KEWANEE COTTON

Debtor(s)

Case No. 15-05194

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/17/2015.
- 2) The plan was confirmed on 04/22/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/22/2015.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/24/2018.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$9,784.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$9,784.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$421.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$3,921.82

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALL HEART DENTAL	Unsecured	166.27	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	109.00	NA	NA	0.00	0.00
CAPITAL ACCOUNTS	Unsecured	66.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	452.00	NA	NA	0.00	0.00
CAPITAL ONE NATIONAL ASSOC	Unsecured	300.00	304.78	304.78	97.00	0.00
CHRIST HOSPITAL	Unsecured	552.64	NA	NA	0.00	0.00
CHRIST HOSPITAL	Unsecured	539.85	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,099.05	1,125.45	1,125.45	358.20	0.00
COLUMBIA HOUSE	Unsecured	61.00	NA	NA	0.00	0.00
COMCAST	Unsecured	298.00	NA	NA	0.00	0.00
COMMONWEALTH EDISON	Unsecured	517.00	517.41	517.41	155.91	0.00
ECMC	Unsecured	7,852.00	688.29	688.29	0.00	0.00
ECMC	Unsecured	1,567.00	1,376.73	1,376.73	0.00	0.00
ECMC	Unsecured	1,843.00	908.25	908.25	0.00	0.00
ECMC	Unsecured	278.00	2,200.79	2,200.79	0.00	0.00
EDWARD HOSPITAL	Unsecured	250.00	NA	NA	0.00	0.00
ESCALLATE	Unsecured	174.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	40.00	NA	NA	0.00	0.00
FFCC COLUMBUS INC	Unsecured	40.00	NA	NA	0.00	0.00
HealthLab	Unsecured	613.89	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	83.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT SECURITY	Unsecured	892.00	NA	NA	0.00	0.00
IL DEPT OF HUMAN SERVICE	Unsecured	3,156.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	107.00	NA	NA	0.00	0.00
IMAGINE	Unsecured	850.00	NA	NA	0.00	0.00
IMAGINE MASTERCARD	Unsecured	1,035.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,306.21	7,252.45	7,252.45	783.80	0.00
ISAC	Unsecured	4,902.00	4,598.60	4,598.60	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	628.00	NA	NA	0.00	0.00
KMART	Unsecured	287.00	NA	NA	0.00	0.00
LITTLE COMPANY OF MARY	Unsecured	250.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
LVNV FUNDING	Unsecured	7,780.00	NA	NA	0.00	0.00
MBB	Unsecured	88.00	NA	NA	0.00	0.00
MBB	Unsecured	250.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	693.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	505.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	105.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE CO	Unsecured	701.00	NA	NA	0.00	0.00
MIDWEST CENTER FOR ADV IMAGIN	Unsecured	318.00	NA	NA	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,227.00	10,508.54	10,508.54	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	1,417.00	4,040.01	4,040.01	0.00	0.00
PAYDAY LOAN STORE	Unsecured	2,123.32	1,026.36	1,026.36	326.66	0.00
QVC	Unsecured	674.13	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	8,600.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	3,861.00	13,009.70	13,009.70	4,140.61	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	500.90	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	213.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	150.90	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	500.90	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	63.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	284.70	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	2,144.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	4,360.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	1,358.00	NA	NA	0.00	0.00
TARGET	Unsecured	75.00	NA	NA	0.00	0.00
TARGET	Unsecured	50.00	NA	NA	0.00	0.00
TARGET	Unsecured	25.00	NA	NA	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	9,699.00	9,018.41	9,018.41	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	1,965.00	7,336.63	7,336.63	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	14,887.00	116,254.44	116,254.44	0.00	0.00
US DEPT OF ED NAVIENT SOLUTION	Unsecured	22,793.00	33,680.01	33,680.01	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	10,717.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	7,580.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	5,623.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	4,481.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	8,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	8,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	13,395.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	1,837.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	693.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	1,279.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	8,500.00	NA	NA	0.00	0.00
US DEPT OF EDUCATION/SALLIE MA	Unsecured	1,402.00	NA	NA	0.00	0.00
VILLAGE OF RIVERDALE	Unsecured	600.00	NA	NA	0.00	0.00
VILLAGE OF RIVERDALE	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF RIVERDALE	Unsecured	250.00	NA	NA	0.00	0.00
VILLAGE OF WORTH	Unsecured	6,300.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,252.45	\$783.80	\$0.00
TOTAL PRIORITY:	\$7,252.45	\$783.80	\$0.00
GENERAL UNSECURED PAYMENTS:	\$206,594.40	\$5,078.38	\$0.00

Disbursements:		
Expenses of Administration	<u>\$3,921.82</u>	
Disbursements to Creditors	<u>\$5,862.18</u>	
TOTAL DISBURSEMENTS :		<u>\$9,784.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.